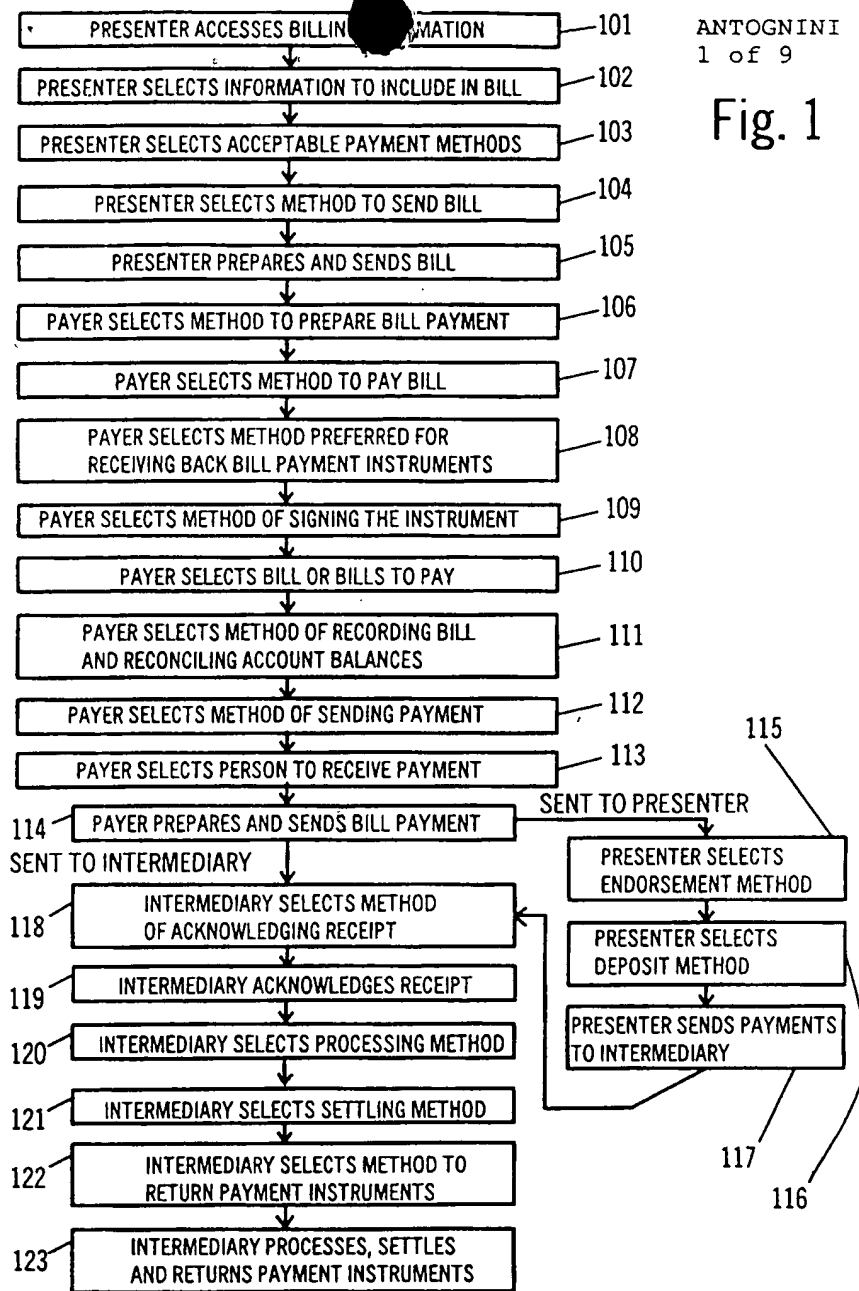


Fig. 1

FIG. 1 is a flowchart of a bill payment system.



ACME Natural Gas Co.  
141 Anywhere Rd.  
Anywhere, CA 90000

**SECRET**

Fig. 3

301  
302  
303  
304  
305  
306  
307  
308  
309  
310  
311

Mary Q. Public  
132 Somewhere Rd.  
Anywhere, CA 90000

Date: Nov. 5, 1997

2161

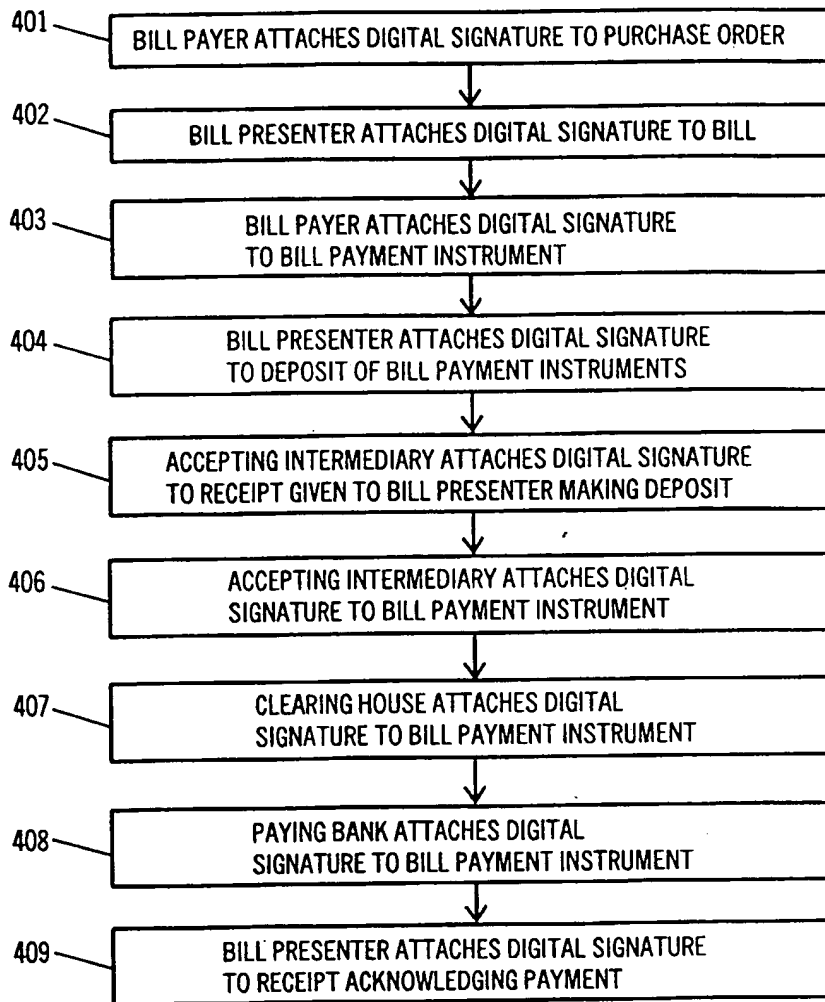
Pay to the Order of: ACME Natural Gas Co.  
Thirty One and 25/100 Dollars

\$31.25

Anywhere State Bank  
1616 Big Bear Place  
Anywhere, CA 90000

bill due 11/13/97 Acct. 01235679  
|: 000000 |: 000000001: 2161

Fig. 4



401 402 403 404 405 406 407 408 409

Fig. 5

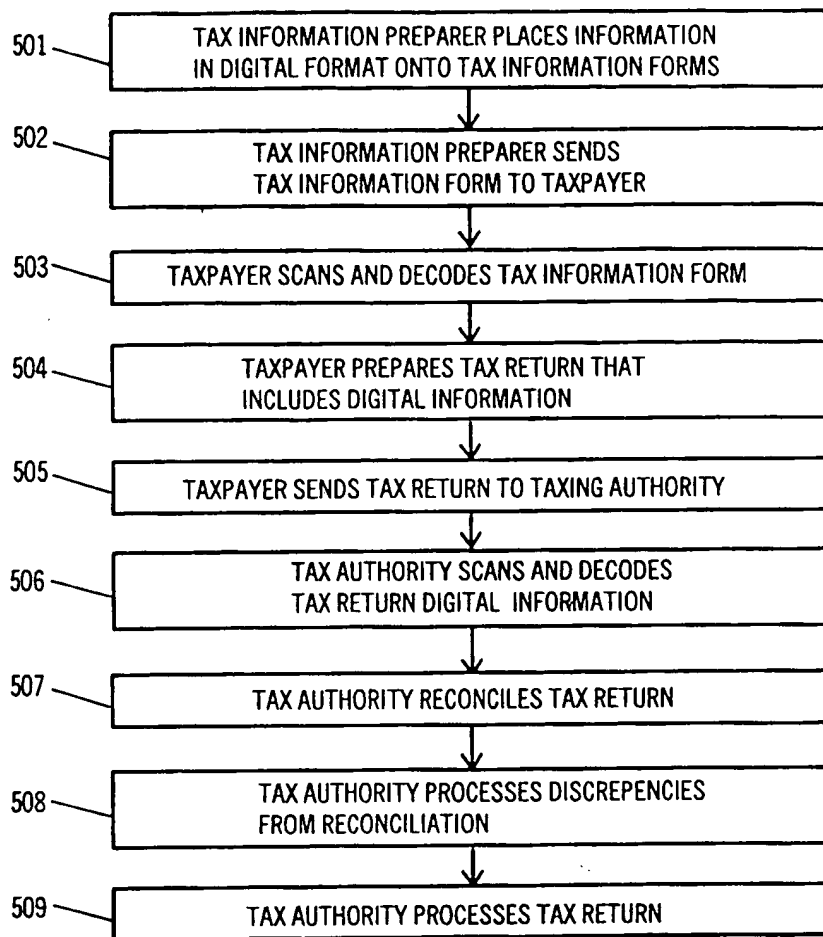
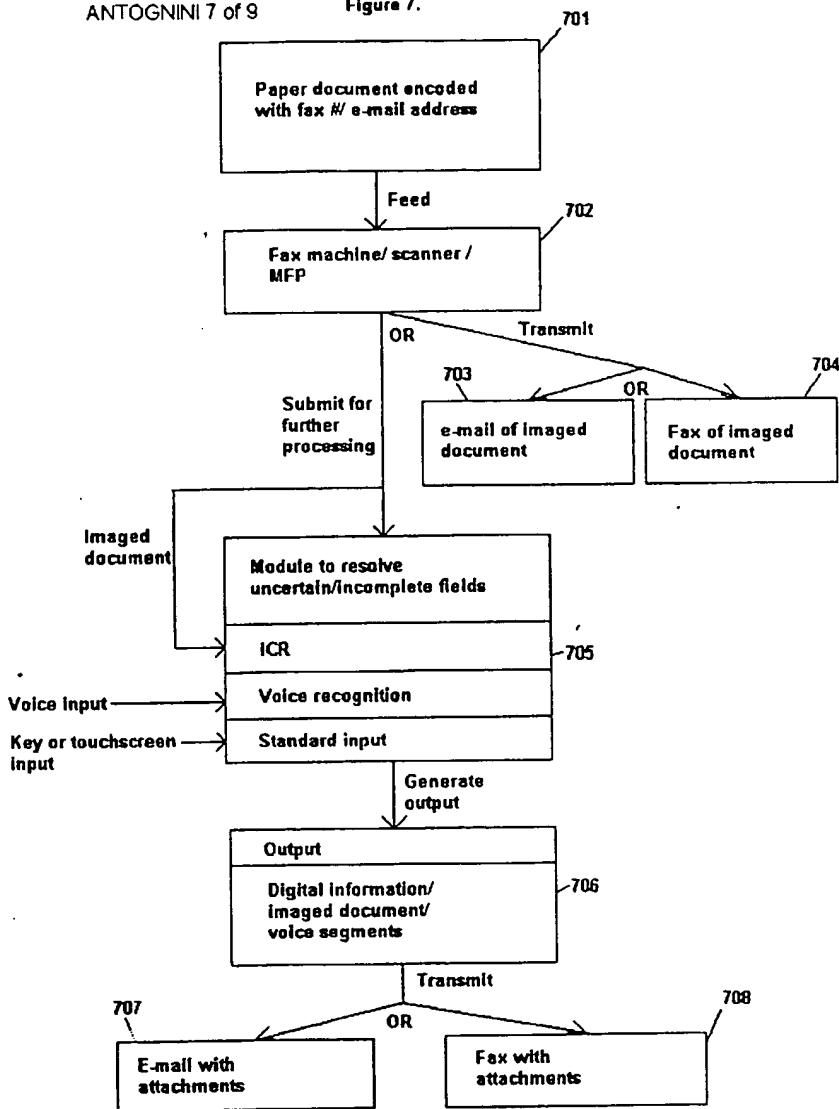


FIG. 5

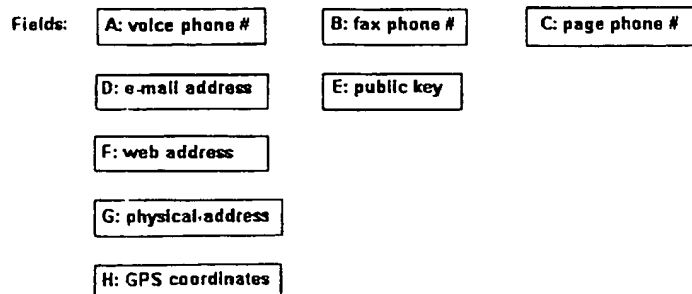


Figure 7.



**Figure 8A.**

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**Figure 8B.**

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